

Appl. No. 09/775,278
Response dated May 9, 2005
Reply to Office Action of Apr. 7, 2005

REMARKS

This is in response to the Restriction Requirement dated April 7, 2005. There are presently 73 claims pending in the case. A restriction requirement has been issued concluding that three inventions are found in the application:

I. Claims 1-29 and 33-50, drawn to operations research and surveying, classified in class 705, subclass 10.

II. Claims 30-32, drawn to comparison of examination and standard responses, classified in class 434, subclass 354.

III. Claims 60-73, drawn to a method of underwriting insurance policies, classified in class 705, subclass 4.

Applicants hereby elect, with traverse, the invention of Group III, claims 60-73.

Applicants have added new claims 74-103 which are dependent directly or indirectly on claim 60. Newly added claims 74 and 76-103 correspond to original claims 1-28, but are now dependent directly or indirectly on claim 60. Similarly, newly added claims 75 and 106-133 correspond to original claims 33-50, but are now dependent directly or indirectly on claim 60.

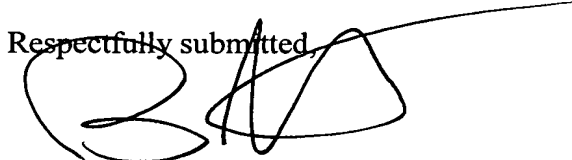
Applicants respectfully request that the Examiner examine all claims of the application. In view of the amendments of the claims and arguments of counsel, applicant requests reexamination of the application and a Notice of Allowance.

Should the Examiner feel that a telephone conference would advance the prosecution of this application, she is encouraged to contact the undersigned at the telephone number listed below.

Applicant respectfully petitions the Commissioner for any extension of time necessary to render this paper timely.

Please charge any fees due or credit any overpayment to Deposit Account No. 50-0694.

Respectfully submitted,



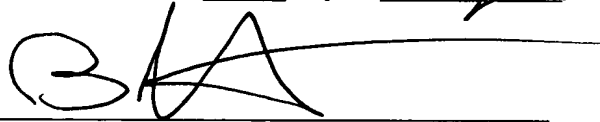
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CERTIFICATE OF MAILING

I hereby certify that this correspondence is being deposited with the United States Postal Service as First Class Mail in an envelope addressed to: Mail Stop Amendment, Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450, on the 9 day of May, 2005.

A handwritten signature in black ink, appearing to be "Brett A. North", written over a horizontal line.

Brett A. North

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